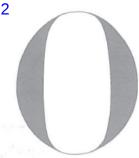
EXHIBIT J





12/1/2015

Honorable Laura T. Swain United States District Court Southern District of New York 500 Pearl Street New York, New York 10007-1312

Dear Judge Swain:

Writing a letter concerning a man's character, for Bob Stewart, immediately brings up memories of his almost unbelievable, innate kindness to dozens of his fellow workers when he was the Chief Financial Officer of my advertising agency, from 1991 to 1998.

Yes, he volunteered working late in his office and at home on the tax returns of a dozen or so upper management executives of the agency – but Bob made it clear that his door was open each and every year to rank and file workers – a dozen secretaries, many assistants, and mailroom personnel, all in desperate need of talented, and honest, financial help. And Bob Stewart never, ever, accepted a penny in return!

I asked him one once why he was always so magnanimous, and he merely answered, "Some people really need help."

Beyond that, even after serving faithfully and tirelessly at the ad agency, I learned he continued his benevolent, almost weekly guidance to a mailroom worker who had special needs and was lost in handling his daily finances.

Bob Stewart, with his gift of time, energy, and professionalism, was totally admired and absolutely beloved by so very many human beings. He is, in my estimation, a man of *truly* great character.

I was not about to lose the camaraderie of a man like Bob, and he and his wife, Claudia, and I and my wife Rosemary, shall always remain great friends.

Respectfully,

George Lois

